### Case 2:21-cv-01804 PIP POWER 1S Filed 194/19/21 Page 1 of 12

The JS 44 civil cover sheet and the information contained herein neither replace nor supplement the filing and service of pleadings or other papers as required by law, except as provided by local rules of court. This form, approved by the Judicial Conference of the United States in September 1974, is required for the use of the Clerk of Court for the purpose of initiating the civil docket sheet. (SEE INSTRUCTIONS ON NEXT PAGE OF THIS FORM.)

purpose of initiating the civil d	ocket sheet. (SEE INSTRUC	CTIONS ON NEXT PAGE OF		_			
I. (a) PLAINTIFFS			DEFENDANT	S			
Grace Hall			Progressive Advanced Insurance Co.				
<ul> <li>(b) County of Residence of First Listed Plaintiff Philadelphia Coun         (EXCEPT IN U.S. PLAINTIFF CASES)</li> <li>(c) Attorneys (Firm Name, Address, and Telephone Number)         Simon &amp; Simon, PC         1818 Market St., Suite 2000         Philadelphia, PA 19103</li> </ul>			County of Residence of First Listed Defendant Cuyahoga County, OH  (IN U.S. PLAINTIFF CASES ONLY)  NOTE: IN LAND CONDEMNATION CASES, USE THE LOCATION OF THE TRACT OF LAND INVOLVED.  Attorneys (If Known)				
II. BASIS OF JURISD		One Por Only)	 	PRINCIPAL PARTIE	${f S}$ (Place an "X" in One Box for Plaintiff		
II. DASIS OF JUNISD	TCTION (Place an X in	One Box Only)	(For Diversity Cases Only		and One Box for Defendant)		
1 U.S. Government Plaintiff	3 Federal Question (U.S. Government)	Not a Party)		PTF DEF  X 1 Incorporated or of Business 1	PTF DEF Principal Place 4 4 In This State		
2 U.S. Government Defendant	x 4 Diversity (Indicate Citizensh	ip of Parties in Item III)	_		ad Principal Place 5 X 5 In Another State		
			Citizen or Subject of a [ Foreign Country	3 Foreign Nation	<u> </u>		
IV. NATURE OF SUIT	$\Gamma$ (Place an "X" in One Box Oi	nly)		Click here for: Nature o	f Suit Code Descriptions.		
CONTRACT		ORTS	FORFEITURE/PENALTY	BANKRUPTCY	OTHER STATUTES		
110 Insurance 120 Marine 130 Miller Act 140 Negotiable Instrument 150 Recovery of Overpayment & Enforcement of Judgment 151 Medicare Act 152 Recovery of Defaulted Student Loans (Excludes Veterans) 153 Recovery of Overpayment of Veteran's Benefits 160 Stockholders' Suits 190 Other Contract 195 Contract Product Liability 196 Franchise  REAL PROPERTY 210 Land Condemnation 220 Foreclosure 230 Rent Lease & Ejectment 240 Torts to Land 245 Tort Product Liability 290 All Other Real Property	PERSONAL INJURY  310 Airplane 315 Airplane Product Liability 320 Assault, Libel & Slander 330 Federal Employers' Liability 340 Marine 345 Marine Product Liability × 350 Motor Vehicle Product Liability 360 Other Personal Injury 362 Personal Injury - Medical Malpractice  CIVIL RIGHTS  440 Other Civil Rights 441 Voting 442 Employment 443 Housing/ Accommodations 445 Amer. w/Disabilities - Employment 446 Amer. w/Disabilities - Other 448 Education	PERSONAL INJURY  365 Personal Injury - Product Liability  367 Health Care/ Pharmaceutical Personal Injury Product Liability  368 Asbestos Personal Injury Product Liability  PERSONAL PROPERTY  370 Other Fraud  371 Truth in Lending  380 Other Personal Property Damage Product Liability  PRISONER PETITIONS  Habeas Corpus:  463 Alien Detainee  510 Motions to Vacate Sentence  530 General  535 Death Penalty  Other:  540 Mandamus & Other  550 Civil Rights  555 Prison Condition  560 Civil Detainee - Conditions of Confinement	710 Fair Labor Standards Act 720 Labor/Management Relations 740 Railway Labor Act 751 Family and Medical Leave Act 3 790 Other Labor Litigation 791 Employee Retirement Income Security Act  IMMIGRATION 462 Naturalization Application	28 USC 157  PROPERTY RIGHTS  820 Copyrights 830 Patent 835 Patent - Abbreviated New Drug Application 840 Trademark  880 Defend Trade Secrets Act of 2016  SOCIAL SECURITY  861 HIA (1395ff) 862 Black Lung (923) 863 DIWC/DIWW (4050) 864 SSID Title XVI  865 RSI (405(g))  FEDERAL TAX SUITS  870 Taxes (U.S. Plaintiff or Defendant) 871 IRS—Third Party 26 USC 7609	Corrupt Organizations  480 Consumer Credit (15 USC 1681 or 1692)  485 Telephone Consumer Protection Act 490 Cable/Sat TV 850 Securities/Commodities/ Exchange 890 Other Statutory Actions 891 Agricultural Acts 893 Environmental Matters 895 Freedom of Information		
1^1 ~ 1 1	• /	Remanded from Appellate Court		ferred from 6 Multidi ner District Litigati (fy) Transfe	on - Litigation -		
	28 11 5 C & 1301(a) (1	•	filing (Do not cite jurisdictional st	tatutes unless diversity):			
VI. CAUSE OF ACTION	Brief description of ca	ause:					
VII. REQUESTED IN COMPLAINT:	CHECK IF THIS UNDER RULE 2	IS A CLASS ACTION 3, F.R.Cv.P.	DEMAND \$	CHECK YES or JURY DEMAN	nly if demanded in complaint: (D: XYes No		
VIII. RELATED CASI IF ANY	E(S) (See instructions):	JUDGE		DOCKET NUMBER			
DATE		SIGNATURE OF ATTO					
04/19/2021		Marc	Simon				
FOR OFFICE USE ONLY							
RECEIPT # Al	MOUNT	APPLYING IFP	JUDGE	MAG.	JUDGE		

## Case 2:21-cv-01804th Frei Dataties of Strictle of Ort/19/21 Page 2 of 12 FOR THE EASTERN DISTRICT OF PENNSYLVANIA

#### DESIGNATION FORM

(to be used by counsel or pro se plaintiff to indicate the category of the case for the purpose of assignment to the appropriate calendar)

Address of Plaintiff: Grace H	Hall - 5038 Gainor Rd., Philad	lelphia, PA 19131			
Red cos of Figure 1.					
Address of Defendant.	Address of Defendant: Progressive Advanced Insurance Co 6300 Wilson Mills Rd., Mayfield Village, OH 44143  Place of Accident, Incident or Transaction: intersection of N Parkside Ave. Wynnefield Ave., in Philadelphia, PA.				
race of Accident, incident of Transaction.					
RELATED CASE, IF ANY:					
Case Number:	Judge:	Date Terminated:			
Civil cases are deemed related when Yes is answered to	any of the following questions:				
Is this case related to property included in an earlie previously terminated action in this court?	er numbered suit pending or within one year	Yes No 🗸			
2. Does this case involve the same issue of fact or grow out of the same transaction as a prior suit  Yes  No  No					
Does this case involve the validity or infringement numbered case pending or within one year previous.		Yes No 🗸			
4. Is this case a second or successive habeas corpus, s case filed by the same individual?	social security appeal, or pro se civil rights	Yes No 🗸			
I certify that, to my knowledge, the within case is this court except as noted above.	/ <b>is not</b> related to any case now pending or v	within one year previously terminated action in			
DATE: 04/19/2021					
	Attorney-at-Law / Pro Se Plaintiff	Attorney I.D. # (if applicable)			
CIVIL: (Place a √ in one category only)					
CIVIL: (Place a √ in one category only)  A. Federal Question Cases:	B. Diversity Jurisdiction (	Cases:			
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#### Case 2:21-cv-01804-HB Document 1 Filed 04/19/21 Page 3 of 12

## IN THE UNITED STATES DISTRICT COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

#### CASE MANAGEMENT TRACK DESIGNATION FORM

Telephone	FAX N	umber	]	E-Mail Address	
215-467-4666	267-63	9-9006		MarcSimon@gosimon.com	
Date	,	y-at-law		Attorney for	
04/19/2021	Marc Simo	on		Grace Hall	
(f) Standard Management –	Cases that do	not fall into	any one of the	other tracks.	(X)
(e) Special Management – Commonly referred to as the court. (See reverse smanagement cases.)	complex and	that need sp	ecial or intense	management by	( )
(d) Asbestos – Cases involv exposure to asbestos.	ing claims for	personal inj	ury or property	damage from	( )
(c) Arbitration – Cases requ	ired to be desi	ignated for a	rbitration under	Local Civil Rule 53.2.	( )
(b) Social Security – Cases and Human Services der				retary of Health	( )
a) Habeas Corpus – Cases brought under 28 U.S.C. § 2241 through § 2255.				( )	
SELECT ONE OF THE FO	OLLOWING	CASE MAI	NAGEMENT T	RACKS:	
In accordance with the Civiplaintiff shall complete a Cafiling the complaint and services of this form.) In the designation, that defendant at the plaintiff and all other patto which that defendant beli	se Manageme e a copy on all event that a de shall, with its rties, a Case M	nt Track Ded defendants. efendant doefirst appeara lanagement	signation Form in (See § 1:03 of the season	in all civil cases at the ti ne plan set forth on the re h the plaintiff regardin ne clerk of court and se	ime of everse g said rve on
Progressive Advanced Insur					1.0
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Grace Hall		: :		CIVIL ACTION	
				CIVII ACTION	

(Civ. 660) 10/02

## UNITED STATES DISTRICT COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

Grace Hall	:		
5038 Gainor Rd.	:	#	
Philadelphia, PA 19131	:		
Plaintiff	:		
	:		
V.	:		
	:		
Progressive Advanced Insurance Co.	:		
6300 Wilson Mills Rd.	:		
Mayfield Village, OH 44143	:		
Defendants			

#### **COMPLAINT**

#### **PARTIES**

- 1. Plaintiff, Grace Hall, is a resident of the Commonwealth of Pennsylvania, residing at the address listed in the caption of this Complaint.
- 2. Upon information and belief, Defendant, Progressive Advanced Insurance Co., is a corporate entity authorized to conduct business in the State of Ohio, with a business address listed in the caption of this complaint.
- 3. Defendant, Progressive Advanced Insurance Co., was at all times material hereto, an insurance company, duly authorized and licensed to practice its profession by the Commonwealth of Pennsylvania, and was engaged in the practice of providing insurance policies, including but not limited to motor vehicle liability policies including underinsured and uninsured motorist coverage.

#### **JURISDICTION AND VENUE**

4. This Court has jurisdiction over the parties and subject matter of this Civil Action-Complaint in that the Plaintiff is a citizen of Pennsylvania and the Defendant, upon

information and belief is a corporate entity with its principal place of business in Ohio and the amount in controversy in this case, exclusive of interest and costs, exceeds the sum of \$75,000.

5. Venue is proper in this jurisdiction pursuant to 28 U.S.C. § 1391(a) (1) and (2) in that this is a judicial district in which a substantial part of the events or omissions giving rise to the claims asserted in this Complaint occurred in this judicial district.

#### **FACTS**

- 6. On or about October 3, 2020, at approximately 7:45 a.m., Plaintiff was the passenger of a motor vehicle, which was traveling at or near the intersection of N Parkside Ave. & Wynnefield Ave., in Philadelphia, PA.
- 7. At the same date and time, tortfeasor, Jasmin Gordon, was the operator of a motor vehicle which was traveling at or near the aforesaid intersection and/or location of plaintiff's vehicle.
- 8. At or about the same date and time, tortfeasor's vehicle was involved in a motor vehicle collision with the vehicle in which Plaintiff was a passenger.
- 9. The aforesaid motor vehicle collision was the direct result of the tortfeasor negligently and/or carelessly operating his/her vehicle in such a manner so as to strike the vehicle in which Plaintiff was a passenger.
- 10. The aforesaid motor vehicle collision was the result of the negligence and/or carelessness of the tortfeasor and not the result of any action or failure to act by the Plaintiff.
- 11. As a result of the accident, the Plaintiff suffered serious, severe and permanent bodily injuries, including to the neck, back and right knee, as set forth more fully below.

#### **COUNT I**

#### Grace Hall v. Progressive Advanced Insurance Co. Uninsured Motorists Coverage

- 12. Plaintiff incorporates the allegations set forth in the above paragraphs of this Complaint, as if set forth at length herein.
- 13. The negligence and/or carelessness of the tortfeasor, which was the direct and sole cause of the aforesaid motor vehicle accident and the injuries and damages sustained by the Plaintiff, consisted of the following:
  - a. Striking the vehicle in which Plaintiff was a passenger, after failing to properly observe a red traffic signal;
  - b. Failing to yield the right-of-way;
  - c. Operating his/her vehicle into Plaintiff's lane of travel;
  - d. Failing to maintain proper distance between vehicles;
  - e. Operating said vehicle in a negligent and/or careless manner as to strike the vehicle in which Plaintiff was a passenger, without regard for the rights or safety of plaintiff or others;
  - f. Failing to have said vehicle under proper and adequate control;
  - g. Operating said vehicle at a dangerous and excessive rate of speed under the circumstances;
  - h. Violation of the "assured clear distance ahead" rule;
  - i. Failure to keep a proper lookout;
  - j. Failure to apply brakes earlier to stop the vehicle without striking the vehicle in which Plaintiff was a passenger;
  - k. Being inattentive to his/her duties as an operator of a motor vehicle;

- 1. Disregarding traffic lanes, patterns, and other devices;
- m. Driving at a high rate of speed which was high and dangerous for conditions;
- n. Failing to remain continually alert while operating said vehicle;
- Failing to perceive the highly apparent danger to others which the actions and/or inactions posed;
- p. Failing to give Plaintiff meaningful warning signs concerning the impending collision;
- r. Failing to be highly vigilant and maintain sufficient control of said vehicle and to bring it to a stop on the shortest possible notice;
- s. Operating said vehicle with disregard for the rights of Plaintiff, even though he/she was aware or should have been aware of the presence of Plaintiff and the threat of harm posed to him/her;
- t. Continuing to operate the vehicle in a direction towards the vehicle in which Plaintiff was a passenger, when he/she saw, or in the exercise of reasonable diligence, should have seen, that further operation in that direction would result in a collision.
- 14. As a direct result of the negligent conduct of the tortfeasor, the Plaintiff suffered various serious and permanent personal injuries, serious impairment of bodily function, permanent serious disfigurement, aggravation of certain injuries and/or other ills and injuries including to the neck, back and right knee, all to Plaintiff's great loss and detriment.
- 15. As a result of these injuries, all of which are permanent in nature and all of which are to Plaintiff's great financial detriment and loss, Plaintiff has in the past, is presently and may

in the future suffer great anguish, sickness and agony and will continue to suffer for an indefinite time into the future.

- 16. As an additional result of the carelessness and negligence of the tortfeasor, Plaintiff has suffered emotional injuries, along with the physical injuries suffered.
- 17. As a further result of the aforesaid injuries, Plaintiff has in the past, is presently and may in the future undergo a great loss of earnings and/or earning capacity, all to Plaintiff's further loss and detriment.
- 18. Upon information and belief, the aforesaid tortfeasor, was operating a vehicle which was not covered by any policy of insurance to provide coverage for Plaintiff's injuries.
- 19. If it is found that the averment set forth in the immediately preceding paragraph of Plaintiff's Complaint is true, then Plaintiff asserts an Uninsured Motorist Claim against Defendant.
- 20. At the date and time of the aforementioned motor vehicle collision, Plaintiff, was the owner and operator of a motor vehicle was covered by a policy of insurance, under Policy Number 935010529 which included uninsured motorist coverage.
- 21. The aforesaid policy of insurance issued by Defendant, provides for uninsured motorist coverage applicable to Plaintiff as a result of the aforesaid motor vehicle collision to the above named Plaintiff.
- 22. Accordingly, if the averments set forth above are found to be true, Plaintiff hereby asserts a claim against Defendant, for uninsured motorist benefits arising out of the above-stated automobile collision.

WHEREFORE, Plaintiff, Grace Hall, demands judgment in Plaintiff's favor and against Defendant, Progressive Advanced Insurance Co,, in an amount in excess of Fifty Thousand (\$50,000.00) Dollars, plus all costs and other relief this court deems necessary.

#### **COUNT II**

# Grace Hall v. Progressive Advanced Insurance Co. Underinsured Motorists Coverage (IN THE ALTERNATIVE)

- 23. Plaintiff incorporates the foregoing paragraphs of this Complaint as if set forth fully at length herein.
- 24. The negligence and/or carelessness of the tortfeasor, which was the direct and sole cause of the aforesaid motor vehicle accident and the injuries and damages sustained by the Plaintiff, consisted of, but are not limited to, the following:
  - a. Striking the vehicle in which Plaintiff was a passenger, after failing to properly observe a red traffic signal;
  - b. Failing to yield the right-of-way;
  - c. Operating his/her vehicle into Plaintiff's lane of travel;
  - d. Failing to maintain proper distance between vehicles;
  - e. Operating said vehicle in a negligent and/or careless manner as to strike the vehicle in which Plaintiff was a passenger without regard for the rights or safety of plaintiff or others;
  - f. Failing to have said vehicle under proper and adequate control;
  - g. Operating said vehicle at a dangerous and excessive rate of speed under the circumstances;
  - h. Violation of the "assured clear distance ahead" rule;
  - i. Failure to keep a proper lookout;

- j. Failure to apply brakes earlier to stop the vehicle without striking the vehicle in which Plaintiff was a passenger;
- k. Being inattentive to his/her duties as an operator of a motor vehicle;
- 1. Disregarding traffic lanes, patterns, and other devices;
- m. Driving at a high rate of speed which was high and dangerous for conditions;
- n. Failing to remain continually alert while operating said vehicle;
- Failing to perceive the highly apparent danger to others which the actions and/or inactions posed;
- p. Failing to give Plaintiff meaningful warning signs concerning the impending collision;
- q. Failing to exercise ordinary care to avoid a collision;
- r. Failing to be highly vigilant and maintain sufficient control of said vehicle and to bring it to a stop on the shortest possible notice;
- s. Operating said vehicle with disregard for the rights of Plaintiff, even though he/she was aware or should have been aware of the presence of Plaintiff and the threat of harm posed to him/her;
- t. Continuing to operate the vehicle in a direction towards the vehicle in which Plaintiff was a passenger, when he/she saw, or in the exercise of reasonable diligence, should have seen, that further operation in that direction would result in a collision;
- u. Failing to operate said vehicle in compliance with the applicable laws and

ordinances of the Commonwealth of Pennsylvania pertaining to the operation and control of motor vehicles;

- 25. As a direct and consequential result of the negligent and/or careless conduct of the tortfeasor, described above, the Plaintiff suffered various serious and permanent personal injuries, serious impairment of bodily function and/or permanent serious disfigurement and/or aggravation of pre-existing conditions, including injurie to the neck, back and right knee, all to Plaintiff's great loss and detriment.
- As a result of these injuries, all of which are permanent in nature and all of which are to Plaintiff's great financial detriment and loss, Plaintiff has in the past, is presently and may in the future suffer great anguish, sickness and agony and will continue to suffer for an indefinite time into the future.
- 27. As an additional result of the carelessness and/or negligence of defendant, Plaintiff has suffered emotional injuries, along with the physical injuries suffered.
- As a further result of the aforesaid injuries, Plaintiff has in the past, is presently and may in the future undergo a great loss of earnings and/or earning capacity, all to Plaintiff's further loss and detriment.
- 29. Upon information and belief, at the time of the aforementioned motor vehicle collision, the aforesaid tortfeasor's motor vehicle insurance policy and/or liability insurance were insufficient to fully and adequately compensate Plaintiff for the injuries suffered in the above set forth motor vehicle collision and/or other damages and expenses related thereto.
- 30. At the date and time of the aforementioned motor vehicle collision, Plaintiff, was the owner and operator of a motor vehicle was covered by a policy of insurance issued by

Defendant, under Policy Number 935010529, which included coverage for underinsured motorist coverage applicable to Plaintiff.

31. Accordingly, Plaintiff asserts an Underinsured Motorist Claim against Defendant.

WHEREFORE, Plaintiff, Grace Hall, demands judgment in Plaintiff's favor and against defendant, Progressive Advanced Insurance Co., in an amount in excess of Seventy-Five Thousand (\$75,000.00) Dollars, plus all costs and other relief this court deems necessary.

SIMON & SIMON, P.C.

BY: Marc Simon

Marc I. Simon, Esquire